

Information to identify the case:

| | | | |
|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>William Lane</u> | Social Security number or ITIN | xxx-xx-4466 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court | District of New Jersey | | |
| Case number: | 18-29685-SLM | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William Lane

2/1/19

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 William Lane
 Debtor

Case No. 18-29685-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Feb 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2019.

db William Lane, 1942 Ostwood Ter, Union, NJ 07083-4506
 517793000 +Central Credit Services LLC, 9550 Regency Square Blvd Ste 500A, Jacksonville, FL 32225-8169
 517793009 Radius Global Solution, 50 W Skippack Pike, Ambler, PA 19002-5151
 517793010 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245,
 Trenton, NJ 08695-0245)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2019 01:50:57 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 02 2019 01:50:53 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +EDI: RMSC.COM Feb 02 2019 06:18:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021

517792996 EDI: PHINAMERI.COM Feb 02 2019 06:18:00 Americredit/GM Financial, PO Box 183583,
 Arlington, TX 76096-3583

517792998 E-mail/Text: bankruptcynotices@cbecompanies.com Feb 02 2019 01:51:38 CBE Group,
 1309 Technology Pkwy, Cedar Falls, IA 50613-6976

517792997 EDI: CAPITALONE.COM Feb 02 2019 06:18:00 Capital One Bank, PO Box 30285,
 Salt Lake City, UT 84130-0285

517793001 EDI: PHINAMERI.COM Feb 02 2019 06:18:00 Gm Financial, PO Box 181145,
 Arlington, TX 76096-1145

517793002 EDI: IRS.COM Feb 02 2019 06:18:00 IRS, 955 S Springfield Ave Bldg A,
 Springfield, NJ 07081-3570

517793004 E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Feb 02 2019 01:53:04
 JH Portfolio Debt Equities LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429

517793003 E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Feb 02 2019 01:53:04
 Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429

517793005 EDI: MID8.COM Feb 02 2019 06:18:00 Midland Funding, PO Box 939069,
 San Diego, CA 92193-9069

517793007 EDI: MID8.COM Feb 02 2019 06:18:00 Midland Funding, 2365 Northside Dr Ste 30,
 San Diego, CA 92108-2709

517793006 EDI: MID8.COM Feb 02 2019 06:18:00 Midland Funding, 2365 Northside Dr Ste 300,
 San Diego, CA 92108-2709

517793008 E-mail/Text: bnc@nordstrom.com Feb 02 2019 01:50:07 Nordstrom, PO Box 6555,
 Englewood, CO 80155-6555

517794193 +EDI: RMSC.COM Feb 02 2019 06:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

517793011 EDI: WTRRN BANK.COM Feb 02 2019 06:18:00 Td Bank USA/Targetcred, PO Box 673,
 Minneapolis, MN 55440-0673

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517792999 ##Cbe Group, 131 Tower Park Dr Ste 100, Waterloo, IA 50701-9374

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 20

Date Rcvd: Feb 01, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association, as Indenture
Trustee of the FBR Securitization Trust 2005-2 Callable Mortgage-Backed Notes, Series 2005-2
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
J. Todd Murphy on behalf of Debtor William Lane tmurphy@toddmurphyllaw.com,
tmurphyecfmail@gmail.com;ejacobson26@gmail.com;G7187@notify.cincompass.com
Nancy Isaacson nisaacson@greenbaumllaw.com, isaacson@remote7solutions.com;J101@ecfcbis.com
Rebecca Ann Solarz on behalf of Creditor HSBC Bank USA, National Association, as Indenture
Trustee of the FBR Securitization Trust 2005-2 Callable Mortgage-Backed Notes, Series 2005-2
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5